

# CONSUMER LOAN STANDARD RATE OF CHARGE REPORT

## QUARTERLY REPORT AS OF 9/30/13

PURSUANT TO ARIZONA REVISED STATUTES § 6-609(D), THE ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS PRESENTS THIS REPORT OF THE STANDARD ANNUAL PERCENTAGE RATE OR RANGE OF ANNUAL PERCENTAGE RATES REPORTED BY CONSUMER LENDER LICENSEES FOR THE FOLLOWING TYPES OF LOANS:

LOAN TYPE 1: A FIVE HUNDRED DOLLAR UNSECURED CONSUMER LOAN, PAYABLE IN TWELVE EQUAL MONTHLY INSTALLMENTS.

LOAN TYPE 2: A TWENTY-FIVE HUNDRED DOLLAR CONSUMER LOAN SECURED BY A MOTOR VEHICLE, PAYABLE IN THIRTY-SIX EQUAL MONTHLY INSTALLMENTS.

LOAN TYPE 3: A NINE THOUSAND DOLLAR CONSUMER LOAN SECURED IN FULL BY REAL PROPERTY, PAYABLE IN ONE HUNDRED TWENTY EQUAL MONTHLY INSTALLMENTS. (NO POINTS)

LOAN TYPE 4: A CONSUMER REVOLVING LOAN ACCOUNT WITH AN AGREED ON CREDIT LIMIT OF THREE THOUSAND DOLLARS.

LOAN TYPE 5: A HOME EQUITY REVOLVING LOAN ACCOUNT WITH AN AGREED ON CREDIT LIMIT OF TEN THOUSAND DOLLARS.

NAME OF CONSUMER LENDER LICENSEES	LOAN TYPE 1	LOAN TYPE 2	LOAN TYPE 3	LOAN TYPE 4	LOAN TYPE 5	LOAN TYPE 5
	RATE(S)	RATE(S)	RATE(S)	RATE(S)	RATE(S)	POINTS
A-1 TITLE LOANS, LLC	N/A	10% - 13.5%	N/A	N/A	N/A	N/A
ABC FINANCE COMPANY, INC.	36%	26.4%	24%	24%	N/A	N/A
ACE CASH EXPRESS, INC. #1	N/A	N/A	N/A	N/A	N/A	N/A
ACE CASH EXPRESS, INC. #2	N/A	N/A	N/A	N/A	N/A	N/A
ANTHONY BRIAN FOUTZ	36%	N/A	N/A	36%	N/A	N/A
BELIEVE FINANCIAL, LLC	N/A	20%-29.99%	N/A	N/A	N/A	N/A
BENEFICIAL FINANCE, LLC	36%	N/A	N/A	N/A	N/A	N/A
CAR FINANCIAL SERVICES, INC	36%	26.48%	N/A	N/A	N/A	N/A
CATALINA CREDIT CORPORATION	15%-36%	15%-26%	15%-26%	N/A	N/A	N/A
CITIFINANCIAL, INC.	36%	28.78%	N/A	N/A	N/A	N/A
DIVERSITY MANAGEMENT, INC.	10%-42.8%	N/A	N/A	N/A	N/A	N/A
EDVISORS NETWORK, INC.	N/A	N/A	N/A	N/A	N/A	N/A

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FCNH INC.	>10% \$500-5,000	N/A	N/A	N/A	N/A	N/A
FRANKLIN CAPITAL CORPORATION	N/A	1%-30%	N/A	N/A	N/A	N/A
INVESTMENT EVOLUTION CORPORATION	N/A	N/A	N/A	N/A	N/A	N/A
ISF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A	N/A
KATHLEEN MARIE MASON	N/A	N/A	N/A	N/A	N/A	N/A
KUBOTA CREDIT CORPORATION	N/A	N/A	N/A	N/A	N/A	N/A
LOUIS DANIEL DELK	10%	N/A	N/A	N/A	N/A	N/A
MONETARY MANAGEMENT OF MARYLAND, INC #2	N/A	N/A	N/A	N/A	N/A	N/A
MONEYMART, INC. #2	N/A	N/A	N/A	N/A	N/A	N/A
MONEYMART, INC. #3	N/A	N/A	N/A	N/A	N/A	N/A
MURNIKE HAYES	21%	N/A	N/A	N/A	N/A	N/A
NCP FINANCE ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A	N/A
ONEMAIN FINANCIAL, INC.	36.00%	28.78%	N/A	N/A	N/A	N/A
SALLIE MAE, INC.	N/A	N/A	N/A	N/A	N/A	N/A
SANTANDER CONSUMER USA INC. #3	N/A	N/A	N/A	N/A	N/A	N/A
SANTANDER CONSUMER USA INC. #5	N/A	N/A	N/A	N/A	N/A	N/A
SGS CREDIT SERVICES, INC.	N/A	N/A	N/A	N/A	N/A	N/A
SIMPLETUITION, INC.	N/A	N/A	N/A	N/A	N/A	N/A
SONARIZ FINANCIAL & MORTGAGE, INC.	18%-36%	18%-27.6%	18%-24.5%	N/A	N/A	N/A
SOUTHWEST FINANCIAL OF PHOENIX, INC.	18%-36%	18%-27.6%	N/A	N/A	N/A	N/A
SOUTHWEST FINANCIAL SERVICES OF ARIZONA, INC.	18%-36%	18%-27.6%	N/A	N/A	N/A	N/A
SPRINGLEAF FINANCIAL SERVICES OF ARIZONA, INC.	21%-36%	21%-36%	N/A	N/A	N/A	N/A
SUN PARTNERS CAPITAL LP	N/A	N/A	N/A	N/A	N/A	N/A
SWSSP FINANCIAL SERVICES	10%	N/A	N/A	N/A	N/A	N/A
SYMBIUS FINANCIAL, INC.	36%	N/A	N/A	N/A	N/A	N/A
TF PAYROLL OF ARIZONA, LLC	N/A	N/A	N/A	N/A	N/A	N/A
TODD CAR TITLE, INC.	N/A	N/A	N/A	N/A	N/A	N/A
TUITION OPTIONS, LLC	N/A	N/A	N/A	N/A	N/A	N/A
VCI LOAN SERVICES, LLC	N/A	N/A	N/A	N/A	N/A	N/A
WORKERSCHOICEUSA, LLC	N/A	N/A	N/A	24%	N/A	N/A

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1 <sup>st</sup> MONEY CENTER, INC.	36%	24%-36%	24%-36%	24%-36%	24%-36%	24%-36%

N/A: LICENSEE DOES NOT OFFER THIS TYPE OF LOAN.

POINTS: PREPAID FINANCE CHARGES CHARGED IN CONNECTION WITH A HOME EQUITY REVOLVING LOAN ACCOUNT.

ALL CHARGES ARE EXPRESSED AS AN ANNUAL PERCENTAGE RATE (APR) AS DEFINED IN THE FEDERAL CONSUMER CREDIT PROTECTION ACT. (15 U.S.C. SECTION 1606).

DATE: September 18, 2013

CLRATES